

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Sara Berardi  
John Berardi  
Debtor(s)

Case No. 17 B 30332

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/10/2017.
- 2) The plan was confirmed on 01/03/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/28/2018.
- 5) The case was Dismissed on 10/24/2018.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$750.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$750.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$716.28
Court Costs	\$0.00
Trustee Expenses & Compensation	\$33.72
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$750.00**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advanced Spine & Pain Specialist	Unsecured	3,712.56	NA	NA	0.00	0.00
Advocate Health Care	Unsecured	502.78	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	214.20	NA	NA	0.00	0.00
Alexian Brothers Medical Center	Unsecured	125.00	1,109.32	1,109.32	0.00	0.00
Alliance Pathology Consultants	Unsecured	21.19	NA	NA	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	270.48	270.48	270.48	0.00	0.00
American Student Assistance	Unsecured	17,783.77	NA	NA	0.00	0.00
AMITA Healthcare	Unsecured	1,109.32	NA	NA	0.00	0.00
AT&T	Unsecured	341.83	NA	NA	0.00	0.00
Bank of the West	Unsecured	524.95	NA	NA	0.00	0.00
Bank of the West	Unsecured	21,000.00	14,510.72	14,510.72	0.00	0.00
Barrington Orthopedic Specialist	Unsecured	17.68	NA	NA	0.00	0.00
Catalina Island Medical Center	Unsecured	441.32	NA	NA	0.00	0.00
Centegra Health System	Unsecured	703.33	NA	NA	0.00	0.00
Central Credit Services LLC	Unsecured	605.65	NA	NA	0.00	0.00
CEPAMERICA ILLINOIS LLP	Unsecured	617.04	NA	NA	0.00	0.00
Chase Cardmember Services	Unsecured	5,454.70	NA	NA	0.00	0.00
Choice Recovery, Inc.	Unsecured	425.00	NA	NA	0.00	0.00
Codilis & Associates PC	Unsecured	0.00	NA	NA	0.00	0.00
ComEd	Unsecured	517.17	NA	NA	0.00	0.00
Compass Healthcare Consultants	Unsecured	112.20	NA	NA	0.00	0.00
Convergent Outsourcing Inc	Unsecured	215.05	NA	NA	0.00	0.00
Cook County Department of Revenue	Unsecured	0.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	0.00	15,948.65	15,948.65	0.00	0.00
IICAR-Integrated Imaging Cons.	Unsecured	50.74	NA	NA	0.00	0.00
Illinois Anesthesia Specialists LLC	Unsecured	990.00	NA	NA	0.00	0.00
Jared Galleria of Jewelry	Unsecured	4,456.51	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	865.21	865.21	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	0.00	434.92	434.92	0.00	0.00
John White MD	Unsecured	227.02	NA	NA	0.00	0.00
Kane Misawa Nguyen LLC	Unsecured	425.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Medical Center Dental Associates	Unsecured	454.70	NA	NA	0.00	0.00
Midwest Anesthesia and Pain Spec.	Unsecured	1,595.00	NA	NA	0.00	0.00
Midwest Diagnostic Pathology, SC	Unsecured	21.87	NA	NA	0.00	0.00
Midwest Emergency Associates	Unsecured	48.46	NA	NA	0.00	0.00
Nissan Motor Acceptance Corporation	Unsecured	5,953.51	NA	NA	0.00	0.00
Northland Group Inc.	Unsecured	138.12	NA	NA	0.00	0.00
Northwest Community Healthcare	Unsecured	4,613.91	NA	NA	0.00	0.00
Northwest Radiology Assoc	Unsecured	67.74	NA	NA	0.00	0.00
Professional Acct Mgmt	Unsecured	358.30	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,999.19	2,285.32	2,285.32	0.00	0.00
Sah Anesthesia Group, LLC	Unsecured	71.40	NA	NA	0.00	0.00
Saint Anthony Health Affiliates	Unsecured	26.63	NA	NA	0.00	0.00
Saint Anthony Hospital	Unsecured	200.00	NA	NA	0.00	0.00
Southwest Credit Systems	Unsecured	103.78	NA	NA	0.00	0.00
Suburan Surgical Care Specialists	Unsecured	189.83	NA	NA	0.00	0.00
Transworld Systems Inc.	Unsecured	2,147.63	NA	NA	0.00	0.00
United Shockwave Services	Unsecured	1,865.72	1,865.72	1,865.72	0.00	0.00
Uropartners LLC	Unsecured	30.00	NA	NA	0.00	0.00
US Bank NA	Secured	147,000.00	163,846.14	163,846.14	0.00	0.00
US Bank NA	Secured	17,202.68	16,702.68	16,702.68	0.00	0.00
Windy City Anesthesia PC	Unsecured	25.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$163,846.14	\$0.00	\$0.00
Mortgage Arrearage	\$16,702.68	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$180,548.82</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,290.34</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$750.00</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$750.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.